

UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF TEXAS
 MCALLEN DIVISION

IN RE: § § BANKRUPTCY CASE NO. 10-70594
 JOSE TREVINO, SR. and § § CHAPTER 13
 TERESA TREVINO
 DEBTORS § §
 JOSE TREVINO AND § §
 TERESA TREVINO, § §
 PLAINTIFFS, § §
 v. § § ADVERSARY NO. 13-07031
 1) CALIBER HOME LOANS, INC., and § §
 2) U.S. BANK TRUST, N.A. as Trustee for § §
 LSF8 MASTER PARTICIPATION § §
 TRUST § §
 DEFENDANTS. § §

PLAINTIFFS' AMENDED WITNESS AND EXHIBIT LIST

Main Case No: 10-70594	Name of Debtors: Jose Trevino and Teresa Trevino
Adversary No. 13-07031	Style of Adversary: <i>Trevino et al. v. Caliber Home Loans, Inc.</i>
Witnesses (Fact):	
Teresa Trevino	Judge: Hon. Eduardo V. Rodriguez
Jose Trevino	Courtroom Deputy: Ana Castro
Jamar Harris (live or by deposition)	
Eric Smith (live or by deposition)	
Cindy Boudloche	Hearing Date:
Representative of HSBC	Hearing Time:
Caitlyn Wells	
	Party Names: Jose and Teresa Trevino

Witnesses (Expert):	
Jay Patterson	Attorney Names: Karen L. Kellett, Theodore O. Bartholow, III, and Caitlyn N. Wells
Witnesses (Fact & Expert):	
Karen Kellett Theodore O Bartholow, III Ellen Stone	
Plaintiffs reserve the right to call any witness for rebuttal and to call any witnesses listed by Defendants on Defendants' Witness and Exhibit Lists or any person present in the court room during the hearing.	Attorneys' Phone: 214-696-9000
	Nature of Proceeding: Trial

EXHIBITS

Ex. #	Description	Offered	Objection	Admitted/ Not Admitted	Disposition
P-1	Plaintiffs' Second Amended Complaint and all exhibits thereto				
P-2	Defendants Answer to Plaintiffs' Second Amended Complaint				
P-3	February 21, 2005 Adjustable Rate Note (Caliber000941-000944)				
P-4	February 21, 2005 Deed of Trust (Caliber001033-001048)				
P-5	August 25, 2010 Chapter 13 Bankruptcy Petition, Schedules, and Statements filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 1)				
P-6	Proof of Claim No. 15-1 filed by South Texas College in Plaintiffs' Chapter 13 bankruptcy case				
P-7	Proof of Claim No. 16-1 filed by Edinburg CISD in Plaintiffs' Chapter 13 bankruptcy case				
P-8	Proof of Claim No. 17-1 filed by South Texas ISD in Plaintiffs' Chapter 13 bankruptcy case				
P-9	Proof of Claim No. 21-1 filed by HSBC in Plaintiffs' Chapter 13 bankruptcy case				

P-10	Proof of Claim No. 23-1 filed by Hidalgo County and Hidalgo County Drainage District No. 1 in Plaintiffs' Chapter 13 bankruptcy case				
P-11	January 24, 2011 Notice of Trustee's Intent to Pay Claims filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 38)				
P-12	HSBC transaction history for Plaintiffs' mortgage loan account (HSBC000344-000354)				
P-13	HSBC's servicing notes for Plaintiffs' mortgage loan account (HSBC002001-003049)				
P-14	April 22, 2013 check from HSBC to the Hidalgo County Tax Assessor in the amount of \$4,450.13 (HSBC003052)				
P-15	July 11, 2013 check from HSBC to the Hidalgo County Tax Assessor in the amount of \$2,835.66 (HSBC003053)				
P-16	July 24, 2013 Notice of Post-Petition Mortgage Fees, Expenses, and Charges filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 82)				
P-17	September 19, 2013 Motion to Dismiss filed by the Chapter 13 Trustee in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 83)				
P-18	October 9, 2013 Response to the Chapter 13 Trustee's Motion to Dismiss filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 85)				
P-19	October 17, 2013 check from HSBC to the Hidalgo County Tax Assessor in the amount of \$2,734.59 (HSBC003115)				
P-20	October 30, 2013 Notice of Sale of Ownership of Plaintiffs' Mortgage Loan (Caliber000103)				
P-21	November 8, 2013 Notice of Transfer of Claim filed by U.S. Bank Trust, N.A. as Trustee in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 90)				

P-22	Screenshot of information from HSBC boarded into Caliber Home Loans, Inc.'s servicing system of record (Caliber002439)				
P-23	December 13, 2013 Second Motion to Modify Confirmed Plan filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 94)				
P-24	December 13, 2013 Motion to Allow Late Filed Claim filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 96)				
P-25	January 6, 2014 Order Granting Motion to Allow Late Filed Claim in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 99)				
P-26	January 9, 2014 Amended Debtors' Second Amended Motion to Modify Confirmed Plain filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 101)				
P-27	Proof of Claim No. 24-1 filed by the City of Edinburg in Plaintiffs' Chapter 13 bankruptcy case				
P-28	January 23, 2014 Order Modifying Chapter 13 plan filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 107)				
P-29	April 21, 2014 Notice of Postpetition Mortgage Fees, Expenses, and Charges filed in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 112)				
P-30	April 23, 2014 Notice of Withdrawal of Notice of Postpetition Fee, Expenses, and Charges filed by U.S. Bank Trust, N.A., as Trustee, in Plaintiffs' Chapter 13 bankruptcy case (BK Docket No. 113)				
P-31	Docket Sheet for Plaintiffs' Chapter 13 bankruptcy, Case No. 10-70594				
P-32	Chapter 13 Trustee Payment Records regarding July 24, 2013 Notice of Post-Petition Mortgage Fee, Expense, and Charges dated September 15, 2015				

P-33	Caliber Home Loans, Inc.'s Transaction History for Plaintiffs' mortgage loan account				
P-34	Caliber Home Loans, Inc.'s Fiserv Servicing Comments for Plaintiffs' Mortgage Loan Account				
P-35	Excerpts from Caliber Home Loans, Inc.'s Bankruptcy Manual effective March 31, 2014 (Caliber002007-002016) (CONFIDENTIAL)				
P-36	Caliber Home Loans, Inc.'s LoanSphere BK/FC notes (Caliber002105-002250)				
P-37	December 16, 2014 Notice of Servicing Transfer sent to Plaintiffs by Caliber Home Loans, Inc. (Caliber001106-001107)				
P-38	Information transmitted from Caliber Home Loan Servicing, Inc. to Select Portfolio Servicing, Inc. on January 2, 2015 regarding Plaintiffs' mortgage loan account (Caliber002251-002422)				
P-39	February 17, 2015 Escrow Notice sent to Plaintiffs by Select Portfolio Servicing, Inc. (Trevino - 000927-000928)				
P-40	March 5, 2015 Notice of Assignment, Sale, or Transfer of Plaintiffs' mortgage loan (Trevino - 000203)				
P-41	Business Records Affidavit of Sherry Benight of Select Portfolio Servicing, together with all attachments thereto (Trevino - 001645-001820)				
P-42	Transcript or video of July 27, 2016 deposition of Jamar Harris and all exhibits thereto				
P-43	Transcript or video of April 11, 2018 deposition of Eric Smith (Vol. I) and all exhibits thereto				
P-44	Transcript or video of April 12, 2018 deposition of Eric Smith (Vol. II) and all exhibits thereto				
P-45	Expert Report of Bernard J. Patterson and all attachments thereto				

P-46	May 18, 2015 Caliber Home Loans, Inc. Bankruptcy Servicing Audit (Caliber001597-001609) (CONFIDENTIAL)				
P-47	November 30, 2016 Caliber Home Loans, Inc. Bankruptcy Servicing Audit (Caliber001610-001637) (CONFIDENTIAL)				
P-48	July 2017 Quality Control Committee – Review of Findings for May Activity (Caliber002068-002071) (CONFIDENTIAL)				
P-49	August 2017 Quality Control Committee – Review of Findings for June Activity (Caliber002072-002075) (CONFIDENTIAL)				
P-50	September 2017 Quality Control Committee – Review of Findings for July Activity (Caliber002076-002080) (CONFIDENTIAL)				
P-51	October 2017 Quality Control Committee – Review of Findings for August Activity (Caliber002081-002085) (CONFIDENTIAL)				
P-52	November 2017 Quality Control Committee – Review of Findings for September Activity (Caliber002086-002090) (CONFIDENTIAL)				
P-53	January 2018 Quality Control Committee – Review of Findings for October Activity (Caliber002091-002096) (CONFIDENTIAL)				
P-54	March 2018 Quality Control Committee – Review of Findings for October Activity (Caliber002097-002104) (CONFIDENTIAL)				
P-55	Adversary Complaint filed on August 12, 2016 by Shirley Green against Caliber Home Loans in the United States Bankruptcy Court for the District of New Jersey, Case No. 10-33012, Docket No. 239 (Caliber001638-001773)				

P-56	Plaintiffs' Original Complaint filed on June 2, 2014 by Michelle Susan Barclay against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Southern District of Texas, Case No. 14-08006, Docket No. 1 (Caliber001774-001802)				
P-57	Complaint for contempt of court seeking damages for failure to comply with Local Rule 3002.1, willful violation of the discharge injunction, and the Fair Debt Collection Practices Act filed on November 25, 2015 by Willie Clarence Glass and Karen Wyatt Glass against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Georgia, Case No. 15-04041, Docket No. 1 (Caliber001806-001815)				
P-58	Complaint Seeking Damages in Core Adversary Proceeding filed on June 4, 2016 by Richard David Henson and Renee Anne Henson against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Western District of North Carolina, Case No. 10-32276, Docket No. 40 (Caliber001816-001823)				
P-59	Original Complaint for Temporary Restraining Order, for Preliminary Injunction, and Recovery of Damages filed on October 30, 2015 by Richard and Patricia Baca against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Texas, Case No. 15-04088, Docket No. 1 (Trevino - 000516-000525)				
P-60	Complaint for Injunctive Relief and Damages filed on May 27, 2016 by Belinda C. Coello against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the District of				

	Maryland, Case No. 16-00255, Docket No. 1 (Trevino - 000526-000533)				
P-61	Complaint for Declaratory Judgment filed on November 1, 2016 by Anthony Earl Davis against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Middle District of Tennessee, Case No. 3:16-ap-90316, Docket No. 1 (Trevino - 000534-000536)				
P-62	Complaint filed on May 18, 2015 by Peter & Deborah Depolo against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Eastern District of Pennsylvania, Case No. 15-00200, Docket No. 1 (Trevino - 000537-000540)				
P-63	Complaint for Declaratory Judgment on August 6, 2015 by Russell Frazier Dodson and Nancy Louise Dodson against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Western District of Tennessee, Case No. 15-00255, Docket No. 1 (Trevino - 000541-000542)				
P-64	Complaint filed on February 16, 2015 by Robin K. Fielder against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Georgia, Case No. 15-05101, Docket No. 1 (Trevino - 000543-000583)				
P-65	Complaint filed on March 15, 2016 by Curtis D. Flood against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the District of Maryland, Case No. 16-00142, Docket No. 1 (Trevino - 000584-000606)				
P-66	Complaint filed on September 30, 2015 by Shane Fowler and Mia West Fowler against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Alabama,				

	Case No. 15-40047, Docket No. 1 (Trevino - 000607-000616)				
P-67	Complaint filed on November 15, 2016 by Roger Dale Goad and Deborah Marie McCormick Goad against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Georgia, Case No. 16-04062, Docket No. 1 (Trevino - 000617-000635)				
P-68	Complaint filed on April 27, 2016 by Patrick Terrelle Maddox against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Georgia, Case No. 16-05092, Docket No. 1 (Trevino - 000636-000642)				
P-69	Adversary Complaint filed on July 27, 2016 by Van R. McDow and Irma M. McDow against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the District of Nevada, Case No. 16-01092, Docket No. 1-1 (Trevino - 000643-000655)				
P-70	Complaint for Violation of Discharge Order and Prayer for Injunctive Relief filed on August 7, 2014 by Carl & Torethia Merriwether against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Southern District of Illinois, Case No. 14-03063, Docket No. 1 (Trevino - 000656-000662)				
P-71	Complaint filed on July 24, 2014 by Patricia Scott against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Oklahoma, Case No. 14-01040, Docket No. 1 (Trevino - 000670-000675)				
P-72	Complaint for Sanctions, Damages, Costs, and Attorneys Fees for Violations of the Automatic Stay and for Declaratory Relief filed on August				

	7, 2015 by Jonathan E. Smith against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Eastern District of Louisiana, Case No. 15-01057, Docket No. 1 (Trevino - 000676 - 000692)				
P-73	Complaint filed on March 25, 2015 by Linda J. Strickland against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Eastern District of North Carolina, Case No. 15-00033, Docket No. 1 (Trevino - 000693-000737)				
P-74	Adversary Complaint and Debtor's Objection to Claim of LSF8 Master Participation Trust filed on September 17, 2015 by Russell L. Thompson and Lori A. Thompson against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Western District of Pennsylvania, Case No. 15-02184, Docket No. 1 (Trevino - 000738-000745)				
P-75	Complaint filed on May 31, 2016 by Rasheed Topey against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Middle District of Florida, Case No. 3:16-ap-00115, Docket No. 1 (Trevino - 000746-000754)				
P-76	Certified copy of Amended Complaint filed on May 23, 2014 by Deborah Anne Trent against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 7				
P-77	Certified copy of Defendant Caliber Home Loans, Inc.'s Motion to Dismiss Adversary Proceeding with Prejudice filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of				

	Oklahoma, Case No. 14-08006, Docket No. 14				
P-78	Certified copy of Plaintiff's Objection to Defendant Caliber Home Loans, Inc.'s Motion to Dismiss Adversary Proceeding with Prejudice filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 18				
P-79	Certified copy of Defendant Caliber Home Loans, Inc.'s Reply in Support of Motion to Dismiss Adversary Proceeding with Prejudice filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 22				
P-80	Certified copy of Order Denying Caliber Home Loans, Inc.'s Motion to Dismiss filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 51				
P-81	Certified copy of Defendant Caliber Home Loans, Inc.'s Answer to Amended Complaint filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 53				
P-82	Certified copy of Plaintiff's Combined Objection to Defendant Caliber Home Loans, Inc.'s Motion for Summary Judgment and the Motion for Summary Judgment and Brief in Support of Beneficial Financial I, Inc. and all exhibits thereto filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 86				

P-83	Certified copy of Scheduling Order entered in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 91				
P-84	Certified copy of Caliber Home Loans, Inc.'s Pre-Trial Memorandum filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 92				
P-85	Certified copy of Caliber Home Loans, Inc.'s Reply in Support of Motion for Summary Judgment filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 103				
P-86	Certified copy of Order Denying Motions for Summary Judgment entered in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 106				
P-87	Certified copy of Caliber Home Loans, Inc.'s Motion for Permission to File Objection to Motion to Enforce Settlement Agreement Under Seal filed in <i>Trent v. Beneficial Financial I, Inc.</i> , in the United States Bankruptcy Court for the Eastern District of Oklahoma, Case No. 14-08006, Docket No. 106				
P-88	Complaint to Determine Secured Status Debt and that Mortgage Loan is Current filed on March 13, 2014 by John H. Welty and Connie L. Welty against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the District of Arizona, Case No. 4:14-ap-00228, Docket No. 1 (Trevino - 000700-000702)				

P-89	Verified Complaint filed on October 9, 2015 by Mark G. Zorn against Caliber Home Loans, Inc. in the United States Bankruptcy Court for the Northern District of Alabama, Case No. 15-00117, Docket No. 1 (Trevino - 000763-000771)				
P-90	Consumer complaint correspondence sent to Caliber Home Loans, Inc. (Trevino - 001824-001971)				
P-91	Fitch Ratings – June 2017 U.S. RMBS Servicer Handbook (Trevino - 001577-001644)				
P-92	Plaintiffs' July 2, 2014 First Request for Production of Documents, Electronically Stored Information, and Other Tangible Things to Defendant Caliber Home Loans, Inc.				
P-93	Defendant Caliber Home Loans, Inc.'s Objections and Responses to Plaintiffs' First Request for Production of Documents, Electronically Stored Information, and Other Tangible Things dated August 8, 2014				
P-94	Plaintiffs' July 2, 2014 First Request for Production of Documents, Electronically Stored Information, and Other Tangible Things to Defendant U.S. Bank Trust, N.A. as Trustee for LSF8 Master Participation Trust				
P-95	Defendant U.S. Bank Trust, N.A. to Plaintiffs' First Request for Production of Documents, Electronically Stored Information, and Other Tangible Things dated August 8, 2014				
P-96	Plaintiffs' August 15, 2014 Second Request for Production of Documents, Electronically Stored Information, and Other Tangible Things to Defendant Caliber Home Loans, Inc.				
P-97	Plaintiffs' May 24, 2018 Third Request for Production of Documents, Electronically Stored Information, and				

	Other Tangible Things to Defendant Caliber Home Loans, Inc.				
P-98	Defendant Caliber Home Loans, Inc.'s June 25, 2018 Objections and Responses to Plaintiffs' Third Request for Production of Documents, Electronically Stored Information, and Other Tangible Things				
P-99	Plaintiffs' July 30, 2018 First Request for Interrogatories to Defendant Caliber Home Loans, Inc.				
P-100	Defendant Caliber Home Loans, Inc.'s Objections and Responses to Plaintiffs' First Set of Interrogatories dated August 29, 2018				
P-101	Plaintiffs' July 30, 2018 First Request for Interrogatories to Defendant U.S. Bank Trust, N.A.				
P-102	Defendant U.S. Bank Trust N.A.'s Objections and Responses to Plaintiffs' First Set of Interrogatories dated August 29, 2018				
P-103	Defendant Caliber Home Loans, Inc.'s Supplemental Responses to Plaintiffs' First Set of Interrogatories				
P-104	Defendant U.S. Bank Trust N.A.'s First Supplemental Responses to Plaintiffs' First Set of Interrogatories				
P-105	U.S. Bank Trust N.A. Financial Reports from iBanknet				
P-106	Defendants' October 22, 2018 Brief in Support of Motion for Summary Judgment				
P-107	September 26, 2018 email to M. Hayward regarding service of business records affidavit from SPS				
P-108	Documents Produced by Caliber relating to HSBC's records				
P-109	Defendant U.S. Bank Trust, N.A. as Trustee for LSF8 Master Participation Trust and Caliber Home Loans, Inc.'s Motion to Dismiss Adversary Proceeding with Prejudice (AP Docket No. 13)				

P-110	Defendant U.S. Bank Trust, N.A. as Trustee for LSF8 Participation Trust and Caliber Home Loans, Inc.'s Reply Brief in Support of Motion to Dismiss Adversary Proceeding with Prejudice (AP Docket No. 29)				
P-111	Defendant U.S. Bank Trust, N.A. as Trustee for LSF8 Master Participation Trust and Caliber Home Loans, Inc.'s Amended Motion to Dismiss Second Amended Complaint with Prejudice (AP Docket No. 81)				
P-112	Plaintiffs' Original Complaint and all exhibits thereto (AP Docket No. 1)				
P-113	Transcript of April 30, 2015 hearing on Defendants' Motions to Dismiss Plaintiffs' Second Amended Complaint				
P-114	<i>Curriculum Vitae</i> of Karen L. Kellett				
P-115	<i>Curriculum Vitae</i> of Theodore O. Bartholow, III				
P-116	<i>Curriculum Vitae</i> of Caitlyn N. Wells				
P-117	Plaintiffs' counsel's time and expense records (Trevino - 000040-000081; Trevino - 000082-000098; Trevino - 001272-001313; Trevino - 001328; TREV000016-000020; Trevino - 001561-001567) (subject to supplementation through trial)				
P-118	Receipts regarding Plaintiffs' counsel's expenses				
P-119	Representation Agreement (Trevino - 001314 - 001320)				
P-120	Co-Counsel Agreement (Trevino - 001321-001324)				
P-121	November 10, 2015 Correspondence from Karen Kellett to Plaintiffs regarding new firm (Trevino - 001325-001327)				
P-122	September 28, 2017 Order on Application for Compensation and Reimbursement of Expenses entered in <i>Lopez v. Portfolio Recovery Associates</i> , Adv. No. 13-07019, filed in the United States Bankruptcy Court				

	for the Southern District of Texas (Docket No. 275)				
	Any document necessary for impeachment or rebuttal				
	Any document listed on Defendants' witness and exhibit list or identified or offered by Defendants at trial.				

Plaintiffs expressly reserve the right to amend the foregoing witness and exhibit list to designate additional parties and or documents.

Respectfully submitted,

KELLETT & BARTHOLOW PLLC

/s/ Karen L. Kellett
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CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served on the parties listed below via electronic mail on March 8, 2019.

/s/ Caitlyn N. Wells
Caitlyn N. Wells

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Caliber Home Loans, Inc.*